



Order Filed on January 22, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE
Isabel C. Balboa, Esquire
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002
(856) 663-5002

In Re:

MARGARITA RAMOS

Case No: 18-22192-ABA
Hearing Date: 1/17/2020
Judge: Andrew B. Altenburg, Jr.
Chapter: 13

Recommended Local Form:



Followed



Modified

**ORDER REGARDING CHAPTER 13 STANDING
TRUSTEE'S MOTION TO DISMISS OR
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages number two (2) through three (3) is hereby **ORDERED**.

DATED: January 22, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

The Court having considered the motion or certification of Isabel C. Balboa, Chapter 13 Standing Trustee, and any objections filed, it is hereby

ORDERED that:

- ☐ The debtor(s)' case is hereby DISMISSED
- ☒ The debtor(s)' plan is allowed to continue at the regular monthly payment of \$218.00 for a period of 41 months. If the debtor(s) should fail to make any future Chapter 13 plan payment for a period of more than thirty (30) consecutive days, the Trustee shall file a Certification of Default with notice of said Certification to the debtor(s) and debtor(s)' attorney, if any, and the court shall enter an Order dismissing the debtor(s)' case.
- ☐ An Order to Employer to pay the Chapter 13 Trustee shall be prepared and filed with the Court by the debtor(s) or debtor(s)' attorney, if any, within thirty (30) days from the date of this Order.
- ☒ Other:
- ☒ IT IS FURTHER ORDERED that, pursuant to 11 U.S.C. § 349(b), this Court for cause retains jurisdiction over any additional application filed within 30 days by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.
- ☒ IT IS FURTHER ORDERED that the debtor(s)' case is allow to continue with the arrears being capitalized throught the debtor(s)' plan, and the plan shall continue at \$2,610.00 which represents total receipts applied to plan.

- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to
continue with a lump sum payment of _____ due within __ days from
the date of this Order.

- ☐ IT IS FURTHER ORDERED that if the debtor(s)' instant Chapter 13 case is dismissed,
such dismissal shall be with prejudice and the debtor(s) shall be barred from filing for
Chapter 13 bankruptcy protection for a period of __ from the date of dismissal of debtor(s)'
case.

- ☐ IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with tier
payments of

- ☐ This order incorporates a fee application for debtor(s)' attorney in the
amount of _____ pending Court approval.

- ☐ A status hearing shall be held on _____.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Margarita Ramos
Debtor

Case No. 18-22192-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db +Margarita Ramos, 800 College Drive Lot 133, Vineland, NJ 08360-7460

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Moshe Rothenberg on behalf of Debtor Margarita Ramos moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7